As an individual consumer and self-employed business woman, being able to work with an independent ISP is incredibly valuable. I chose a local independent ISP over the huge telephone companies because of the time it saves me, and for the personalized service. As you know, time is valuable, it adds up in dollar value, and thus is a critical consideration when I choose who to do business with. Personalized service that a local ISP provider offers, knowledgeable personnel, and the ability to talk to a live person to get immediate response adds up to significant dollar and time savings, thus allowing increased efficiency to run my life and my business. As a tax-payer, I expect you to fulfill your obligations to consumers while balancing the need to support a fully competitive market economy. It's bad enough that the telecomm market is consolidating once again, reminiscent of pre-1984 conditions. I realize these comments may be late, and appreciate your consideration.